

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Lisa Robertson</u>            | Social Security number or ITIN | xxx-xx-7089 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 17-30818-SLM                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lisa Robertson

1/12/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lisa Robertson  
 Debtor

Case No. 17-30818-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db +Lisa Robertson, 212 Court Ave, Lyndhurst, NJ 07071-1720  
 517120784 +Arstrat, 9800 Centre Pkwy, Ste 1100, Houston, TX 77036-8263  
 517120785 +Atlanticus Services, P.O. Box 105555, Atlanta, GA 30348-5555  
 517120789 +Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East,  
 P.O. Box 2594, Clifton, NJ 07015-2594  
 517120790 +Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 517120791 +Comenity Bank/My Place, Bankruptcy Department, P.O. Box 182273, Columbus, OH 43218-2273  
 517120794 +GM Financial Leasing, P.O. 100, Williamsville, NY 14231-0100  
 517120797 +Hackensack U Medical Center, P.O. Box 48027, Newark, NJ 07101-4827  
 517120801 +Selip & Stylianou, P.O. Box 914, Paramus, NJ 07653-0914  
 517120802 +Subaru Motors Finance, P.O. Box 901037, Fort Worth, TX 76101-2037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2018 23:40:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021

cr +EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021

517120786 +E-mail/Text: bk@avant.com Jan 12 2018 23:41:24 Avant, 640 N. LaSalle Street,  
 Chicago, IL 60654-3731

517120787 +EDI: CAPITALONE.COM Jan 12 2018 23:23:00 Capital One, Bankruptcy Dept, P.O. Box 30273,  
 Salt Lake City, UT 84130-0273

517120788 +EDI: RMSC.COM Jan 12 2018 23:23:00 CareCredit/Synchrony, Bankruptcy Dept,  
 P.O. Box 965081, Orlando, FL 32896-0001

517120792 +EDI: RCSFNBMARIN.COM Jan 12 2018 23:23:00 Credit One, P.O. Box 98873,  
 Las Vegas, NV 89193-8873

517120793 +EDI: CRFRSTNA.COM Jan 12 2018 23:23:00 Firestone, Credit First, P.O. Box 81410,  
 Cleveland, OH 44181-0410

517120795 +EDI: PHINAMERI.COM Jan 12 2018 23:23:00 GM Financial\*, P.O. Box 183834,  
 Arlington, TX 76096-3834

517120796 +E-mail/Text: bankruptcygpl@greatplainslending.com Jan 12 2018 23:41:17 Great Plains Lending,  
 112 Paradise Drive, Ste B, Red Rock, OK 74651-2203

517120798 +EDI: MERRICKBANK.COM Jan 12 2018 23:23:00 Merrick Bank, P.O. Box 171379,  
 Salt Lake City, UT 84117-1379

517120799 +EDI: WFNNB.COM Jan 12 2018 23:23:00 New York & Co, Comenity Bank, P.O. Box 182789,  
 Columbus, OH 43218-2789

517120800 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 12 2018 23:41:11 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906

517122622 +EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

517120803 +EDI: RMSC.COM Jan 12 2018 23:23:00 Walmart, Synchrony Bank, P.O. Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 26

Date Rcvd: Jan 12, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com  
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com  
Steven J. Abelson on behalf of Debtor Lisa Robertson sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4